

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: MARY TCHERNOW

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Case No.: 09-06664

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2009.
- 2) The case was confirmed on .
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/19/2009.
- 6) Number of months from filing to the last payment: 5
- 7) Number of months case was pending: 5
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: NA
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case may not have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ .00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	\$ .00

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ .00
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION**

\$ .00

Attorney fees paid and disclosed by debtor \$ 1,200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO HOME MTG	SECURED	178,438.00	.00	.00	.00	.00
WELLS FARGO HOME MTG	UNSECURED	155,198.00	NA	NA	.00	.00
CHASE	SECURED	166,760.00	.00	.00	.00	.00
NISSAN MOTOR ACCEPTA	SECURED	6,820.00	10,577.07	.00	.00	.00
NISSAN MOTOR ACCEPTA	UNSECURED	4,035.00	NA	NA	.00	.00
ASSOC/CITI	UNSECURED	8,316.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	6,606.00	NA	NA	.00	.00
CHASE	UNSECURED	3,172.00	NA	NA	.00	.00
CHASE	UNSECURED	7,446.00	NA	NA	.00	.00
CHASE	UNSECURED	5,492.00	NA	NA	.00	.00
CHASE	UNSECURED	3,942.00	NA	NA	.00	.00
CHASE	UNSECURED	3,737.00	NA	NA	.00	.00
CHASE BANK	UNSECURED	316.16	NA	NA	.00	.00
CHASE/PIER 1	UNSECURED	222.00	NA	NA	.00	.00
GEMB JCP	UNSECURED	4,264.00	NA	NA	.00	.00
HSBC CARSON	UNSECURED	2,526.00	NA	NA	.00	.00
STERLING INC	UNSECURED	665.00	616.13	616.13	.00	.00
KOHLS	UNSECURED	1,748.00	NA	NA	.00	.00
SPIRIT OF AMERICA NA	UNSECURED	749.00	705.97	705.97	.00	.00
WFNNB/AVE	UNSECURED	154.00	NA	NA	.00	.00
WFNNB/ROOMPLACE	UNSECURED	1,218.00	NA	NA	.00	.00
JEANNIE TCHERNOW	OTHER	.00	NA	NA	.00	.00
LUZ FELICIANO	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>1,322.10</b>	<b>.00</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$	.00
Disbursements to Creditors	\$	.00
<b>TOTAL DISBURSEMENTS:</b>	<b>\$</b>	<b>.00</b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/27/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.